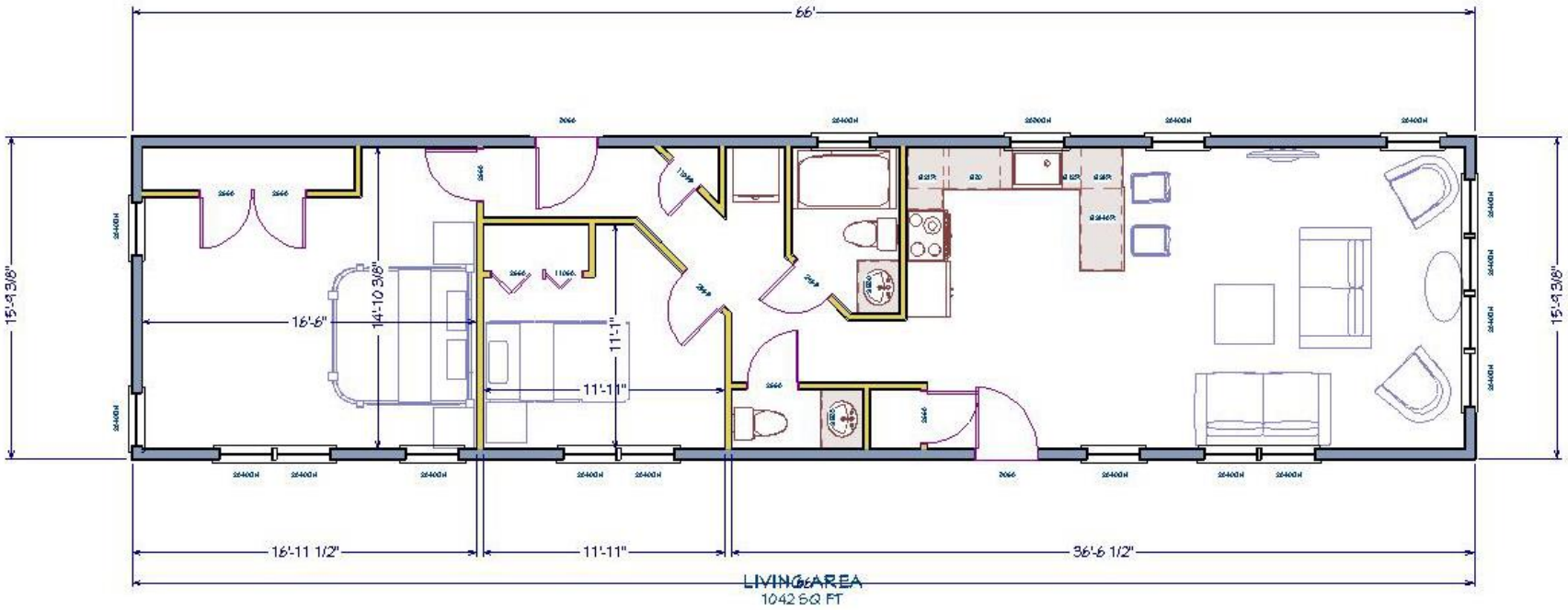ADDITION or IN-LAW PLAN